

# CAPITAL ADEQUACY INFORMATION

AS OF 31 MARCH 2025

BNP Paribas Bank Polska S.A. Group



BNP PARIBAS

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# 1. INTRODUCTION

In accordance with the updated<sup>1</sup> Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (Office Journal EU. L No. 176, p. 1, as amended) BNP Paribas Bank Polska S.A. is obliged to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant information, proprietary or confidential.

The document is the implementation of the *Information policy of BNP Paribas Bank Polska S.A. regarding capital adequacy*. The presented scope of information was developed in accordance with applicable regulations regarding disclosure of information and guidelines of the European Banking Authority in this regard:

- Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2021/637 (hereinafter "Regulation (EU) No 2024/3172");
- Guidelines of the European Banking Authority on materiality, proprietary and confidentiality and disclosure frequency under Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013 (EBA/GL/2014/14).

The presented information also addresses the requirements for disclosure of information in terms of operational risk and liquidity, set out in the Recommendations of the Polish Financial Supervision Authority.

Unless otherwise specified, all figures in the document are presented as at 31 March 2025, in thousands PLN, based on the data of the BNP Paribas Bank Polska S.A. Group.

As of 31 March 2025, the Group comprised the Bank, as the parent, and its subsidiaries:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.;
- BNP Paribas Leasing Services Sp. z o.o.;
- BNP Paribas Group Service Center S.A.;
- Campus Leszno sp. z o.o.

For the purposes of prudential consolidation Campus Leszno sp. z o.o. shall not be included.

Exclusion from prudential consolidation of this company, results from taking into account the conditions set out in Art. 19(1) of Regulation (EU) No 575/2013.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.;
- Group - BNP Paribas Bank Polska S.A. Group;
- Supervisory Board - Supervisory Board of BNP Paribas Bank Polska S.A.;
- CRR Regulation - Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012;
- Management Board - Management Board of BNP Paribas Bank Polska S.A.

<sup>1</sup> Regulation of the European Parliament and of the Council (EU) No 2024/1623 as of 31 May 2024

## 2. KEY METRICS

Implementing the requirement specified in Articles 447 and 438(d) of the CRR Regulation, the Group publishes aggregate data on own funds, own funds requirements, risk-weighted exposures, combined buffer requirement, leverage ratio and liquidity ratios - liquidity coverage ratio and stable net funding. Detailed information on particular positions is presented in the following chapters of the report.

**Table 1. EU KM1 – Key metrics template as of 31 March 2025**

		a	b	c	d	e
		31 March 2025	31 December 2024	30 September 2024	30 June 2024	31 March 2024
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	12 195 684	12 162 053	11 841 172	11 797 150	11 284 327
2	Tier 1 capital	12 845 684	12 812 053	11 841 172	11 797 150	11 284 327
3	Total capital	15 932 570	15 962 074	15 142 717	15 330 837	14 887 194
<b>Risk-weighted exposure amounts</b>						
4	Total risk-weighted exposure amount	98 425 014	92 814 926	91 302 678	89 124 445	88 385 471
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	12.39%	13.10%	12.97%	13.24%	12.77%
6	Tier 1 ratio (%)	13.05%	13.80%	12.97%	13.24%	12.77%
7	Total capital ratio (%)	16.19%	17.20%	16.59%	17.20%	16.84%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>						
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7e	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7g	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.00%	0.01%	0.01%	0.01%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer	0.50%	0.50%	0.25%	0.25%	0.25%
11	Combined buffer requirement (%)	3.00%	3.00%	2.76%	2.76%	2.76%
EU-11a	Overall capital requirements (%)	11.00%	11.00%	10.76%	10.76%	10.76%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.05%	7.80%	6.97%	7.24%	6.77%
<b>Leverage ratio</b>						
13	Leverage ratio total exposure measure	180 681 082	181 407 830	178 790 571	178 954 703	180 664 289
14	Leverage ratio	7.11%	7.06%	6.62%	6.59%	6.25%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>						
EU-14a	Additional CET1 leverage ratio requirements (%)	-	-	-	-	-
EU-14b	Additional AT1 leverage ratio requirements (%)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	3%	3%	3%	3%	3%
<b>Total SREP leverage ratio requirements (%)</b>						
EU-14d	Applicable leverage buffer	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	52 619 247	58 807 518	50 565 059	50 478 630	48 092 505
EU-16a	Cash outflows - Total weighted value	39 588 483	43 497 076	41 547 456	41 926 269	42 292 835
EU-16b	Cash inflows - Total weighted value	21 241 332	18 831 646	18 293 918	19 529 034	21 762 775
16	Total net cash outflows (adjusted value)	18 347 151	24 665 430	23 253 537	22 397 235	20 530 060
17	Liquidity coverage ratio (%)	286.80%	238.42%	217.45%	225.38%	234.25%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	116 795 734	119 113 447	112 060 625	114 893 724	113 761 298
19	Total required stable funding	74 694 299	74 561 483	77 104 806	73 400 593	75 038 876
20	NSFR ratio (%)	156.36%	159.75%	145.34%	156.53%	151.60%



### 3. OVERVIEW OF RISK-WEIGHTED AMOUNTS

Pursuant to Article 438(d) of CRR Regulation, the Bank publishes information on risk exposure amounts.

**Table 2. EU OV1 - Overview of risk weighted exposure amounts as of 31 March 2025**

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31 March 2025	31 December 2024	31 March 2025
<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>82 692 490</b>	<b>78 563 679</b>	<b>6 615 399</b>
2	Of which the standardised approach	82 692 490	78 563 679	6 615 399
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
<b>6</b>	<b>Counterparty credit risk - CCR</b>	<b>2 279 354</b>	<b>1 934 594</b>	<b>182 348</b>
7	Of which the standardised approach	2 250 378	1 903 637	180 030
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	28 976	30 957	2 318
9	Of which other CCR	-	0	-
<b>10</b>	<b>Credit valuation adjustments risk - CVA risk</b>	<b>59 953</b>	<b>50 112</b>	<b>4 796</b>
EU-10a	Of which the standardised approach (SA)	59 953	50 112	4 796
EU-10b	Of which the basic approach (F-BA and R-BA)	-	-	-
EU-10c	Of which the simplified approach	-	-	-
<b>15</b>	<b>Settlement risk</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>16</b>	<b>Securitisation exposures in the non-trading book (after the cap)</b>	<b>100 995</b>	<b>136 022</b>	<b>8 080</b>
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	100 995	136 022	8 080
EU 19a	Of which 1250%/ deduction	251 335	234 189	20 107
<b>20</b>	<b>Position, foreign exchange and commodities risks (Market risk)</b>	<b>1 240 799</b>	<b>1 338 766</b>	<b>99 264</b>
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU-21a	Of which the Simplified standardised approach (S-SA)	1 240 799	1 338 766	99 264
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
<b>EU 22a</b>	<b>Large exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>23</b>	<b>Reclassifications between trading and non-trading books</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>24</b>	<b>Operational risk</b>	<b>12 051 424</b>	<b>10 791 753</b>	<b>964 114</b>
EU 24a	Exposures to crypto-assets	0	0	0
<b>25</b>	<b>Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)</b>	<b>1 712 278</b>	<b>1 921 880</b>	<b>136 982</b>
<b>29</b>	<b>Total</b>	<b>98 425 014</b>	<b>92 814 926</b>	<b>7 874 001</b>

On 28 March 2024 the Bank entered into an agreement with the International Finance Corporation ('IFC', 'Investor') for a synthetic securitisation transaction executed on a portfolio of corporate loans/loans with a total value of PLN 2.180.097 thousand as at 31 December 2023. As part of the transaction, the Bank transferred a significant part of the credit risk from the selected securitised portfolio to the Investor. The securitised selected loan portfolio remains on the Bank's books. The risk transfer of the securitised portfolio is implemented through a credit protection instrument in the form of a financial guarantee issued by the Investor up to PLN 70.395 thousand as at 31 March 2025.

### 4. LIQUIDITY REQUIREMENTS

In the quarterly report the Group discloses information on liquidity requirements pursuant to Art. 451a(2) of the CRR Regulation.

Disclosing the information required in template EU LIQ1, the Bank provides the values and numerical data required for each of the four calendar quarters (April-June, July-September, October-December) preceding the disclosure date. Values presented are calculated as arithmetical mean from the end of month observations for 12 months preceding end of each quarter.

**Table 3. EU LIQ1 - Quantitative information of LCR**

Scope of consolidation: consolidated		a		b	c	d	e	f	g	h
		Total unweighted value (average)					Total weighted value (average)*			
Quarter ending on (DD Month YYYY)		31 March 2025	31 December 2024	30 September 2024	30 June 2024	31 March 2024	31 December 2024	30 September 2024	30 June 2024	
EU 1a										



EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					51 591 177	51 472 206	51 028 323	50 289 589
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers which:	71 260 675	70 046 750	68 872 618	68 338 178	5 228 534	4 980 653	4 727 691	4 600 455
3	Stable deposits	47 409 664	46 432 198	45 509 117	44 996 411	2 370 483	2 321 610	2 275 456	2 249 821
4	Less stable deposits	23 092 535	21 793 554	20 310 074	19 412 190	2 858 051	2 659 044	2 452 235	2 350 634
5	Unsecured wholesale funding	55 014 496	55 561 140	55 519 271	55 401 085	22 028 391	22 374 286	22 510 086	22 611 338
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	10 799 134	10 640 541	10 490 099	10 351 710	2 699 784	2 660 135	2 622 525	2 587 927
7	Non-operational deposits (all counterparties)	44 215 362	44 920 598	45 029 172	45 049 375	19 328 608	19 714 151	19 887 561	20 023 411
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	32 165 621	32 763 781	32 131 348	31 526 838	13 289 167	13 797 087	13 377 900	13 276 556
11	Outflows related to derivative exposures and other collateral requirements	11 049 946	11 476 773	11 019 840	10 920 226	11 049 946	11 476 773	11 019 840	10 920 226
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	21 115 675	21 287 008	21 111 507	20 606 611	2 239 220	2 320 314	2 358 059	2 356 330
14	Other contractual funding obligations	3 129 442	3 068 408	3 341 686	3 786 171	139 839	43 552	295 727	595 147
15	Other contingent funding obligations	23 035 276	23 275 875	24 242 746	24 403 544	1 151 764	1 163 794	899 430	617 104
16	TOTAL CASH OUTFLOWS					41 837 695	42 359 371	41 810 833	41 700 600
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	1 262 627	3 387 277	6 372 729	8 631 022	-	-	-	-
18	Inflows from fully performing exposures	10 641 593	9 362 403	8 146 222	7 352 395	9 911 537	8 557 852	7 231 630	6 388 982
19	Other cash inflows	10 451 849	10 854 543	10 387 573	10 237 952	10 451 849	10 854 543	10 387 573	10 237 952
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	22 356 069	23 604 223	24 906 525	26 221 369	20 363 387	19 412 395	17 619 204	16 626 934
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	22 356 069	23 604 223	24 906 525	26 221 369	20 363 387	19 412 395	17 619 204	16 626 934
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					51 591 177	51 472 206	51 028 323	50 289 589
22	TOTAL NET CASH OUTFLOWS					21 474 308	22 946 977	24 191 630	25 073 666
23	LIQUIDITY COVERAGE RATIO					242.69%	226.30%	214.52%	203.67%

\*12 month average (as of 31 March 2025)

The Group collects diversified sources of funds, that ensure stable liquidity situation. The Bank holds as well high liquid assets portfolio that can be used as the source of liquidity in case of need and ensure access to the liquidity during one day. Above mentioned elements enable stable liquidity management both in the normal situation as well as in the crisis or emergency one. High share of liquid assets (Level 1 only) ensures compliance with the regulatory and internal liquidity requirements.

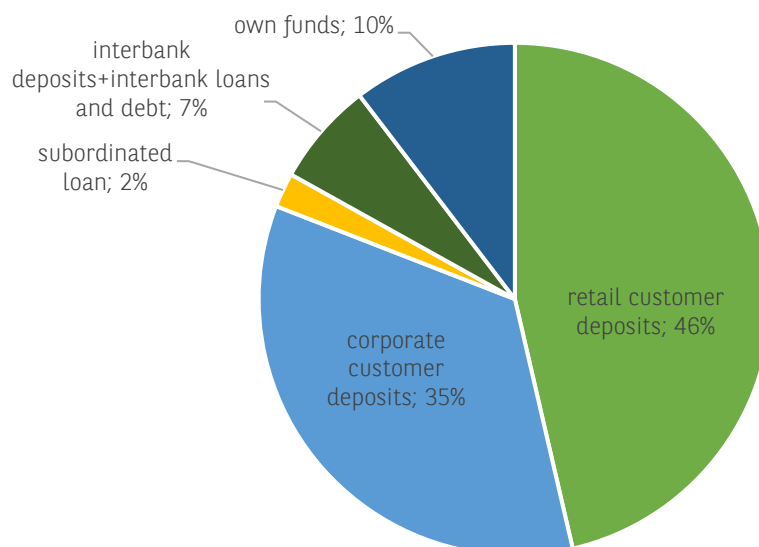
The main aspects having impact on the LCR measure is funding structure of the Bank and size of the high liquid assets portfolio. In particular its liquidity level. In the funding structure on the one side the funding sources structure is important (segment of the Customer) and from the other product type of the liability. Diversification scale of the funding sources and relationship with the Customers ensure high stability of the funding. Bank's assets taken into LCR measure calculation are highly liquid and they can be used for immediate obtaining of the liquidity.

The LCR ratios as of the end of each quarter remained on safe and high level. The consolidated LCR at the end of March 2025 was higher compared to end of 2024 with increase of amount of retail deposits even with lower volume of the liquidity buffer. Parallel to this a change was observed in the non-bank Customers funding structure (increase of the more stable funding from retail Customers versus decreased pool of less stable corporate funds).

Throughout four recent quarters, the consolidated LCR increased from 234.3% as of end of March 2024 to 286.8% as of the end of March 2025.

The non-bank Customers deposits base constitutes to be the largest share in the Group funding and it comes from all segments of Clients. As of end of 1Q 2024 the retail segment funding constitutes dominant contribution. The stability of deposit base is ensured by the attractive and comprehensive offer to the Bank's Customers which is subject to on-going monitoring and analysis in order to

establish models describing the deposits behaviour in time for each business line. The Group also cooperates with the supranational financial institutions that provide stable funding used for specific projects or dedicated offers to selected Customers. The complete funding structure as of the end of 1Q 2025 is presented in the chart below:



The Bank monitors concentration of the funding sources from non-bank Customers and presents relevant analysis to the ALCO Committee on a monthly basis. The Bank established limits for deposits concentration both for corporate and retail segment. There was no excess of the concentration limit during the observed period.

Due to the currency structure of the balance sheet, the Bank provides financing tailored to the profile of its foreign currency assets, either through financing obtained directly in a given currency or through CIRS or FX SWAP transactions.

Closing currency mismatch throughout derivatives enables to close Bank's needs in the various currencies and term structure adequate to the liquidity risk profile of the respective currencies and that has positive impact for the liquidity profile in respective currency. The Bank monitors liquidity in PLN and basic foreign currencies: EUR, CHF, USD and all remaining currencies as total. In case of the gap of liabilities in foreign currencies the Bank concludes off-balance sheet exchange of currencies transactions with the BNPP Group's units: FX SWAPS or CIRS to obtain required currencies from the other foreign currencies where Bank has excess of liabilities as first, than complementary from PLN. As of 31 March 2025 the Bank practically didn't need funding of mortgage CHF portfolio with derivatives due to high level of provisions in CHF related to legal risk for CHF mortgage portfolio.

Derivatives exposure and potential collateral calls:

Collaterals for derivative transactions are mainly assets of the Level 1 type, i.e. cash and government securities. The change of collateral type is performed exclusively within this type of assets. In ISDA-type agreements and ZBP framework agreements there might be clauses on the "Credit Event Upon Merger", which means that in case of such an event, the counterparty's rating may deteriorate. Such an event does not entail any posting of the additional collateral, but it may cause possible closing of the transaction.

## 5. TRANSITIONAL PROVISIONS

### Transitional provisions pertaining to calculation of own funds

By way of derogation from Art. 35 of CRR Regulation, the deduction of unrealized gains and losses measured at fair value of other comprehensive income in accordance with Article 468(1) of CRR Regulation has been applied in the amount of PLN 387 780 ths; the amount has been calculated taking into account the changes implemented by Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending CRR Regulation as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor. Reported capital ratios, including the leverage ratio and Tier I capital, take into account the application of Art. 468 of the CRR Regulation.



**Table 4. Comparison of Banks' own funds and capital and leverage ratios with and without the application of the temporary treatment in accordance with Article 468 of the CRR as of 31 March 2025**

	31 marca 2025	31 grudnia 2024
<b>Available capital (amounts)</b>		
1 Common Equity Tier 1 (CET1) capital	12 195 684	12 162 053
Common Equity Tier 1 (CET1) capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR		
2 Regulation	11 846 904	11 774 892
3 Tier I capital	12 845 684	12 812 053
Tier I capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
4	12 496 904	12 424 892
5 Total capital	15 932 570	15 962 074
Total capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
6	15 583 791	15 574 913
<b>Risk-weighted assets (amounts)</b>		
7 Total risk-weighted assets	98 425 014	92 814 926
Total risk-weighted assets if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
8	98 629 545	93 041 965
<b>Capital ratios</b>		
9 Tier I (as a percentage of risk exposure amount)	12.39%	13.10%
Common Equity Tier I (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
10	12.01%	12.66%
11 Tier I (as a percentage of risk exposure amount)	13.05%	13.80%
Tier I (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
12	12.69%	13.35%
13 Total capital (as a percentage of risk exposure amount)	16.19%	17.20%
Total capital (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
14	15.80%	16.74%
<b>Leverage ratio</b>		
15 Leverage ratio total exposure measure	180 681 082	181 407 830
16 Leverage ratio	7.11%	7.06%
Leverage ratio if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation		
17	6.92%	6.85%

## Transitional provisions pertaining to capital requirement calculation due to credit risk

In the calculation of the capital requirement as at 31 March 2025, the Bank applied transitional arrangements for:

- equity exposures in accordance with Article 495a of the CRR Regulation;
- unconditional cancellable commitments in accordance with Article 495d of the CRR Regulation;
- property revaluation requirements in accordance with Article 495f of the CRR Regulation;
- temporary treatment of public debt issued in the currency of another Member State in accordance with Article 500a of the CRR Regulation.

The Bank's application of the above solutions reduced the total capital adequacy ratio as at 31 March 2025 at the consolidated level by 22 bp.

## 6. INFORMATION ON THE REMUNERATION POLICY – SUPPLEMENT INFORMATION

According to the information provided in the report as of 31 December 2024, the supplementary information is presented below with collective quantitative information on the remuneration granted for 2024 i.e. fixed remuneration paid in 2024 and variable remuneration granted for 2024.



**Table 5. EU REM1 – Remuneration awarded for the financial year** (ths PLN. the information on the number of employees is expressed as a full number)

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	13	8	12	140
2		Total fixed remuneration	1 831	12 640	8 745	59 212
3		Of which: cash-based	1 831	11 840	8 295	57 100
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7	Variable remuneration	Of which: other forms	-	800	450	2 112
8		(Not applicable in the EU)				
9		Number of identified staff	13	8	12	140
10		Total variable remuneration	-	7 800	3 445	20 357
11		Of which: cash-based		3 270	1 891	16 883
12		Of which: deferred		1 495	510	1 032
EU-13a		Of which: shares or equivalent ownership interests		3 270	1 274	2 579
EU-14a		Of which: deferred		1 495	510	1 032
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments				
EU-14b		Of which: deferred				
EU-14x		Of which: other instruments				
EU-14y		Of which: deferred				
15		Of which: other forms		1 260	280	895
16		Of which: deferred		1 260	280	895
17	Total remuneration (2 + 10)		1 831	20 440	12 190	79 569



## 7. STATEMENT OF THE MANAGEMENT BOARD

Hereby the Management Board of BNP Paribas Bank Polska S.A.:

- declares that to the best of their knowledge, the information disclosed in accordance with part eight of CRR Regulation has been prepared in accordance with internal control processes;
- declares that to the best of their knowledge, the adequacy of risk management arrangements ensures that the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Bank and the Group;
- approves this *Capital adequacy information of the BNP Paribas Bank Polska S.A. Capital Group as of 31 March 2025* which includes key indicators and figures that provide external stakeholders with a comprehensive view of risk profile determined by the Management Board and approved by the Supervisory Board.

### SIGNATURES OF MEMBERS OF THE MANAGEMENT BOARD OF BNP PARIBAS BANK POLSKA S.A

13.05.2025	<b>Przemysław Gdański</b> <i>President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Andre Boulanger</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Małgorzata Dąbrowska</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Wojciech Kemblowski</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Piotr Konieczny</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Magdalena Nowicka</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Volodymyr Radin</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
13.05.2025	<b>Agnieszka Wolska</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>

Warsaw, 13 May 2025